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ABSTRACT

This course is designed to acquaint the student with the functions, criticisms, costs, and consumer analysis of advertising; Federal and State regulations of industry operation and advertising; Federal, State, and city agencies for consumer protection; private and business-sponsored organizations for consumer protection; and rights and responsibilities of the consumer. The course does not require any prerequisites, but a pretest could be given to determine areas of greatest weaknesses. Included are a list of 11 behavioral objectives, a detailed outline of the course content, suggested learning activities, evaluative instruments, a list of resource materials for students and teachers, and an appendix of sample activities. (Author/BP)

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PROTECTION FOR THE CONSUMER

Business Education--6463.07 (New: 7614.07)

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DADE COUNTY PUBLIC SCHOOLS
DIVISION OF INSTRUCTION • 1971

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PROTECTION FOR THE CONSUMER

6463.07 (New: 7614.07)

Business Education

Written by Daniel Finora
And Approved by the Business Education Steering Committee
For Quinmester Courses

for the

DIVISION OF INSTRUCTION
Dade County Public Schools
Miami, FL 33132
1973

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I. COURSE TITLE--PROTECTION FOR THE CONSUMER

II. COURSE NUMBER--6463.07 (New: 7614.07)

III. COURSE DESCRIPTION

A. Synopsis

Functions, criticisms, costs, and consumer analysis of advertising; federal and state regulations of industry operation and advertising; federal, state and city agencies for consumer protection; private and business-sponsored organizations for consumer protection; and rights and responsibilities of the consumer.

B. Textbook

One or more of the state adopted textbooks for business law and consumer economics or one of the department's choosing. Consumer Economic Problems seems to be more helpful than other available books.

C. Occupational Relationships

Legal Secretary	Advertising Management Occupations
Legal Typist	Employee of federal, state, or other agency whose purpose is to protect the consumer
Law Clerk	

D. Teaching Strategy

There is not an established "best" method or procedure for teaching this subject matter. The method that seems best suited for this course is lecture, guest speaker, field trips, film question-answer, daily newspaper reading, reactions of individuals to concepts, and the sharing of experiences of students involved in the particular topic discussed.

IV. COURSE ENROLLMENT GUIDELINES

A. Prerequisite--None

B. Pretest

A pretest could be given to determine areas of greatest weakness. The teacher should consult the course of study objectives in constructing the pretest.

V. COURSE OF STUDY OBJECTIVES

Upon completion of this course, a student will be able to--

1. list at least five positive functions of advertising;
2. list at least five criticisms of advertising;
3. describe the two methods of computing the cost of advertising;
4. list at least five guides for consumer analysis of advertising;
5. list and describe the purposes of five private agencies for consumer protection;

V. COURSE OF STUDY OBJECTIVES, Continued

6. list at least four local (city) or state agencies for consumer protection;

7. list the three main federal departments concerned with consumer protection, including at least one sub-agency and its function;

8. describe the function of the Federal Trade Commission in relation to the Fair Trade Laws, listing and describing at least two of these acts;

9. list a minimum of five other public agencies whose secondary duties afford some type of consumer protection or information;

10. from a given case study, determine what agency to use when filing a complaint because rights as a consumer have been violated; and

11. identify three men or women connected with consumer protection and explain their roles.

VI. COURSE CONTENT

A. Advertising and the Consumer
   1. Functions
      a. Stimulate consumer demand
      b. Educate prospective consumers
      c. Inform consumers about new products, developments, and changes
      d. Maintain contact with consumers
      e. Stress exclusive features and important advantages of a product
      f. Build consumer preference for a particular brand of product
      g. Develop large-scale distribution
      h. Establish a trade name, slogan, or product image
      i. Create goodwill and develop consumer respect
      j. Obtain a list of prospective customers and prepare the way for salesmen
      k. Obtain a larger share of the business available
   2. Criticisms
      a. Promotes brand switching
      b. Does not stimulate demand
      c. Creates discontent
      d. Increases the price of goods
      e. Controls the press
      f. Promotes obsolescence
      g. Uses too many emotional appeals

B. Kinds, Costs, and Consumer Uses of Advertising
   1. Kinds of advertising
      a. Consumer advertising
      b. Primary advertising
      c. Selective advertising
   2. Costs of advertising

VI. COURSE CONTENT, Continued

a. Breakdown of total expenditures by types of medium used
b. Analysis of cost per dollar of sales

3. Consumer analysis of advertising
   a. Study advertisements to learn about new products and services
   b. Learn to recognize tradesmarks, brands, manufacturers and retailers
   c. Use advertisements as a source of information
   d. Discover the kind of appeal used in an advertisement
   e. Look for statements indicating the quality of the product advertised
   f. Do not be influenced by absurd and meaningless statements and implications
   g. Evaluate testimonials with great care
   h. Search for informative statements that explain the essential features of a product
   i. Develop a pattern to follow in analyzing advertisements

C. Private Sources of Consumer Protection
   1. Consumer-sponsored services
      a. Consumers' Research, Inc.
      b. Consumers Union of United States, Inc.
      c. The American Council on Consumer Interests
   2. Professional Associations
      a. The Joint Council on Economic Education
      b. Council for Family Financial Education
      c. American Home Economics Association
      d. American Medical Association
      e. American Dental Association
      f. Legal Aid Societies
   3. Testing, certifying, and investigating agencies
      a. Consumer Reports
      b. Good Housekeeping
      c. Parents' Magazine
      d. Underwriters' Laboratory, Inc.
      e. Nationwide Consumer Testing Institute, Inc.
      f. American Gas Association, Inc.
      g. American National Standards Institute
      h. National Canners Association
      i. Better Business Bureaus
   4. Private individuals
      a. Ralph Nader
      b. John Banzhaf III
      c. Vance Packard
      d. John K. Galbraith

D. Government Sources of Consumer Protection
   1. City and State Protection
   2. United States Department of Commerce
      a. National Bureau of Standards
      b. Office of Technical Services
      c. Patent Office
      d. Office of Business Economics
   3. United States Department of Agriculture
      a. Agricultural Marketing Service
      b. Agricultural Research Service

VI. COURSE CONTENT, Continued

c. Federal Extension Service
d. Institute of Home Economics
e. Forest Service

4. Department of Health, Education, and Welfare
   a. Children's Bureau
   b. Office of Education
   c. Public Health Service
   d. The Federal Food and Drug Administration
   e. Federal Food, Durg, and Cosmetic Act
   f. Fair Packaging and Labeling Act
   g. Federal Hazardous Substances Labeling Act
5. Federal Trade Commission--Fair Trade Laws
   a. Wheeler-Lea Act (control of advertising)
   b. Wool Products Labeling Act
   c. Fur Products Labeling Act
   d. Flammable Fabrics Act
   e. Automobile Information Disclosure Act
   f. Textile Fiber Products Identification Act
6. Other Public Agencies
   a. United States Department of Labor
   b. United States Post Office Department
   c. Civil Aeronautics Board
   d. Council of Economic Advisors
   e. Department of Defense
   f. Department of Interior
   g. Department of Justice
   h. Department of State
   i. Department of the Treasury
   j. Federal Aviation Agency
   k. Federal Communications Commission
   l. Federal Power Commission
   m. General Services Administration
   n. Government Printing Office
   o. Housing and Home Finance Agency
   p. Interstate Commerce Commission
   q. Office of Special Representative for Trade Negotiations
   r. United States Information Agency
   s. Veterans Administration
   t. President's Committee
   u. President's Consumer Advisory Council

VII. SUGGESTED PROCEDURES, STRATEGIES, AND LEARNING ACTIVITIES

Dade County offers many learning activities in the way of guest speakers that represent all levels of consumer interest; local and federal agencies which have offices in Dade County and can be found by checking the county, city and government sections in the Dade County telephone directory. The Living Witness program of Dade County Schools can assist in locating speakers.

Students can use their own talents in creating scrapbooks and bulletin board displays showing sample copies of different types of advertising.

VII. SUGGESTED PROCEDURES, STRATEGIES, AND LEARNING ACTIVITIES, Continued

Pending legislation, new laws, or decisions that affect consumers can be located with help from the Miami Herald and the Miami News.

Panel discussions may be held showing specific examples of deceptive, emotional, and intelligence-insulting advertising.

Students may interview an owner or part owner of a business and ask what government controls help or hinder the operation of his business.

Students and teacher may tape record and bring examples of radio and television advertising, letting the class analyze each one for its function(s), criticism(s), and additional information a consumer might need for comparison.

VIII. EVALUATIVE INSTRUMENTS

A. Pretest

No previous studies are required for this course. In order to provide interesting learning experiences, the teacher will need to assess the understandings, skills, and facts already known by each student in respect to the subject of this course.

B. Interim Tests

During the nine weeks, the teacher may wish to determine student progress by means of small unit tests. Study questions or case studies in textbooks and workbooks, commerically or teacher-prepared tests, verbal feedback on previously presented materials, or role-playing of a particular concept may be used as a basis for evaluating progress.

C. Final Evaluation

The final evaluation should cover all of the performance objectives for the course.

IX. RESOURCES FOR STUDENTS

A. Textbooks

Baker, S. Sinclair. The Permissible Lie: The Inside Truth About Advertising. Cleveland: World Publishing Co., 1968.

Fisk, McKee and Snapp, James C. Applied Business Law, 9th ed. Cincinnati: South-Western Publishing Co., 1966.

Goodman, Kennard E. Today's Business Law. New York: Pitman Publishing Corporation, 1966.

Hughes, Eugene H. and Musselman, Vernon A. Introduction to Modern Business, 3rd ed. Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1959.

IX. RESOURCES FOR STUDENTS, Continued

Margolius, Sidney K. The Innocent Consumer vs. the Exploiters New York: Trident Press, 1967.

McClellan, Grant S. The Consuming Public. New York: The H. W. Wilson Company, 1968.

Nolan, Carroll A. and Warmke, Roman F. Marketing, Sales Promotion, and Advertising, 7th ed. Cincinnati: South-Western Publishing Co., 1965.

Packard, Vance D. The Hidden Persuaders. New York: David McKay Co., Inc., 1957.

Rosenblum, Marc. Economics of the Consumer. Minneapolis: Lerner Publications Company, 1970.

Schneider, Arnold E.; Whitcraft, John E.; and Rosenberg, R. Robert. Understanding Business Law, 4th ed. New York: McGraw-Hill Book Co., 1967.

Warmke, Roman F.; Wyllie, Eugene D.; Wilson, W. Harmon; and Eyster, Elvin S. Consumer Economic Problems, 8th ed. Cincinnati: South-Western Publishing Co., 1971.

Wilhelms, Fred T.; Heimerl, Ramon P.; and Jelley, Herbert M. Consumer Economics, 3rd ed. New York: Gregg Division of McGraw-Hill Book Co., 1966.

B. Booklet

Consumer Rights and Responsibilities
Unit XII of a series on consumer education--programmed learning instruction booklets developed and field tested by members of the Northern Illinois University Chapter of Delta Pi Epsilon. 50¢ each from Delta Pi Epsilon National Office, Gustavus Adolphus College, St. Peter, Minnesota 56082

C. Magazines

Consumer Reports, published monthly by Consumer Union of United States, Inc., 256 Washington St., Mt. Vernon, N. Y.

Changing Times, published monthly by the Kiplinger Washington Editors, Inc., Park, Maryland 20782

D. Workbooks to accompany textbooks

E. Newspapers

Miami Herald
Miami News
Wallstreet Journal

IX. RESOURCES FOR STUDENTS, Continued

F. Filmstrips--Consumer Education Series

Set of three filmstrips on:
1. The Role of the Consumer
2. Consumer in the Market Place
3. Consumer in Action

Cost is $10; order from
Association-Sterling Films
600 Grand Avenue
Ridgefield, New Jersey 97657

G. Speakers

State Attorney General's office, Chamber of Commerce, Administrative Management Society (AMS), Living Witness Program, Consumer Protection Division, Dade County Private Attornies.

X. RESOURCES FOR TEACHERS

A. Booklets

Teacher's editions and/or manuals for student books.

Consumer Education: Its New Look. Bulletin of the National Association of Secondary School Principals, October, 1967.

Dodd, Harvey J.; Kennedy, John W.; and Olsen, Arthur R. Toward Better Economic Education, Monograph 104. Cincinnati: South-Western Publishing Co., 1961.

Kintner, Earl W. A Primer on the Law of Deceptive Practices: A guide for the Businessman. New York: The MacMillan Co., 1971.

Teaching Consumer Education and Family Financial Planning. Council for Family Financial Education, 1110 Fidler Lane, Suite 1616; Silver Spring, Maryland 20910.

B. Kits

Consumer Law: Rights and Responsibilities including introductory record, 32-page teaching guide and 30 copies of each of five student case-study booklets (a total of 150 booklets). $64.25. CHANGING TIMES Education Service, Suite G 14, 1729 H Street, N. W., Washington, D. C. 20006

C. Magazines

Changing Times Teacher's Journal:
Monthly teaching suggestions related to Changing Times. Changing Times Education Service, 1729 H Street, N. W. Washington, D. C. 20006

X. RESOURCES FOR TEACHERS, Continued

D. U. S. Government Publications

Consumer News. 4113-7001. $1.00 Annual Subscription. Monthly four-page newsletter to provide information about federal government rulings and actions affecting the consumer, to explain new consumer laws, to report public hearings of consumer interest, and to list new federal consumer interest publications.

Consumer Protection--Interstate Land Sales. 1970. 8 pp. 7700-030. Free. Precautions in the purchase of land by mail, telephone, and other methods which discourage on-site inspection.

Don't Be Gypped. 1971. 4 pp. leaflet. 7700-059. Free. Bait and switch advertising; what it is and how to protect yourself; procedures for reporting to the Federal Trade Commission.

Guide to Federal Consumer Services. 1971. 151 pp. 4000-0073. $1.00. A summary of the consumer-related services and programs offered by each federal agency.

How the Consumer Can Report to the Food and Drug Administration. 1970. 4 pp. 7700-021. Free. How to report suspected safety hazards, mislabeling, or false advertising of food, drugs, and cosmetics to the federal government.

Mail Fraud Laws. 1971. 32 pp. 7700-048. Free. Common mail fraud situations; how the consumer may protect himself; procedure for reporting fraud to the Postal Service.

Mail Order Insurance. 1971. 8 pp. 1800-0022. 15¢. Four common insurance frauds; how to protect yourself; procedures for reporting to the Federal Trade Commission.

Protection for the Elderly. 1971. 7 pp. leaflet. 7700-051. Free. Seven types of fraud commonly directed at elderly people; how to help an elderly parent or friend protect himself; procedures for reporting to Federal Trade Commission.

APPENDIX

SAMPLE ACTIVITIES

Product and Drug Label Comparison

The following catagories may be used when comparing labels:

1. Name and manufacturer of product
2. Ingredients
3. Instructions
4. Cautions or warnings
5. Standards
6. Comments

Analysis of Advertisements

The following questions could be used when analyzing a newspaper or magazine advertisement of a product other than a food product (when applicable):

1. What does the product contain, and how is it made?
2. Is the product beneficial? In what way?
3. Does the item carry any seals identifying its quality or evidence of authoritative scientific tests? If so, what are they?
4. What explanation or description indicates the degree of usefulness?
5. What explanation or description is an indication of quality?
6. Are there any statements which appear to be evasive or misleading? (Name them)
7. Do you find any statements which appear to be unethical because of direct statements or implications?
8. What proof backs up the statements?
9. Is the product harmful or dangerous? In what way?
10. Specifically, how does the advertisement appeal to your intelligence?

Analysis of Food Labels

The following catagories may be used when comparing different brands of the same food:

1. Type of product
2. Name or brand of product
3. Grade designated
4. Size designated
5. Other useful information

After compiling this information, the following questions could be answered:

1. Which of the labels do you feel have given you the most satisfactory information to guide you in buying? Indicate why.
2. Which of the grade designations indicated above are federal grade designations?
3. Which of the grades indicated above appear to be grade designations of the product?
4. Which label gives you the least information or is misleading? Why?